

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

1. (Previously presented) A portable desk top transaction terminal for processing debit or credit card POS transactions, said terminal comprising:
  - a housing having a base, a top, and an enlarged head portion extending forwardly from said base to define a lip;
  - a touch screen disposed in said head portion comprising display and a touch sensitive overly, wherein said touch screen partially defines said housing top, said terminal having a mode of operation in which said touch screen displays a virtual keyboard for accommodation of data entry into side keypad; and
  - an insert style reader unit comprising at least one of a mag stripe and smart card reader, wherein said reader unit is disposed in said lip, said reader unit having a feed slot opening toward a front of said housing.
2. (Previously presented) The terminal of claim 1, wherein said terminal includes a mode in which said touch screen is adapted for signature capture.
3. (Previously presented) The terminal of claim 1, wherein said base comprises a detachable riser.
4. (Previously presented) The terminal of claim 1, wherein said housing further comprises an integrated fingerprint scanner unit.
5. (Previously presented) The transaction terminal of claim 1, wherein said reader unit is a hybrid mag stripe and smart card unit.
6. (Previously presented) The transaction terminal of claim 1, wherein said reader unit is disposed.

7. (Previously presented) The transaction terminal of claim 1, further comprising an RF communication interface for enabling communication with a nonintegrated computer system.
8. (Previously presented) A portable transaction terminal for processing point-of-sale transactions, said transaction terminal comprising:
- a housing having a front, a top, and a base adapted for resting said terminal on a counter top,
  - said base having a base plane defined by a bottom of said base;
  - a touch screen integrated in said top of said housing, said touch screen being disposed in a touch screen plane;
  - a hybrid mag stripe and smart card insert style reader unit disposed in said housing, said reader unit having a feed slot opening toward said front of said housing, said feed slot disposed in a feed slot plane, wherein said base plane, said feed slot plane, and said touch screen plane are all substantially coplanar.
9. (Previously presented) The transaction terminal of claim 8, wherein said housing further comprises a head portion extending forwardly from said base to define a lip, wherein said reader unit is disposed in said lip.
10. (Previously presented) The transaction terminal of claim 8, further comprising a detachable stylus holder detachably attachable on said housing.
11. (Previously presented) The transaction terminal of claim 8, wherein reader unit is disposed so that said feed slot plane is at a slight downward angle from a back of said housing to said front, with respect to a horizontal plane so that moisture and debris is forced out of said slot by gravitational forces.
12. (Previously presented) The transaction terminal of claim 11, wherein touch screen is disposed so that said touch screen plane is also at a slight downward angle from said back to front, so that said touch screen is easily viewed by a user.
13. (Previously presented) The transaction terminal of claim 8, further comprising a detachable riser.

14. (Previously presented) A transaction terminal comprising:
- a housing having a top, a front, a back end, and a base having a base plane defined by a bottom of said base;
  - a control circuit encapsulated by said housing;
  - a touch screen in communication with said control circuit at least partially defining a top of said housing, wherein said touch screen defines a touch screen plane angled downwardly from said back end to said front with respect to said base plane; and
  - a card reader unit disposed in said housing having an insert-style feed slot for receiving a card, wherein said feed slot opens toward said front of said housing.
15. (Previously presented) The terminal claim 14, wherein said insert style feed slot includes a feed slot plane substantially coplanar with said touch screen plane.
16. (Previously presented) The terminal of claim 15, wherein said feed slot plane is disposed angularly downwardly from said back end to said front.
17. (Previously presented) The terminal of claim 14, wherein said control circuit, in one mode, adapts said touch screen for signature capture.
18. (Previously presented) The terminal of claim 14, wherein said control circuit, in one mode of operation, controls said touch screen to display a virtual keyboard.
19. (Previously presented) The terminal of claim 14, wherein said control circuit, in at least one mode, configures said terminal to capture a signature entered by a user into said touch screen.
20. (Previously presented) The terminal of claim 14, further comprising a wireless communication link.
21. (Previously presented) The terminal of claim 14, wherein said terminal includes a secure information entry circuit including a program having an encryption routine, wherein said secure information entry circuit includes cryptographic firmware adapted to change the state of an encryption mode signal when said encryption routine

is actuated, and wherein said terminal further includes a user-perceivable indicator responsive to said encryption mode signal.

22. (Previously presented) The terminal of claim 14, wherein said housing comprises an upper section and a lower section, wherein said control circuit is in communication with a secure IC chip comprising a volatile memory, wherein said terminal further includes a battery for powering said secure IC chip, wherein said terminal is adapted so that said battery is disconnected from said secure IC chip if said upper section is removed from said lower section.

23. (Previously presented) The terminal of claim 14, wherein said housing includes a forwardly extending lip and wherein said reader unit is disposed in said lip.

24. (Previously presented) The terminal of claim 14, wherein said housing includes an imaging assembly aperture further comprises: an optical reader unit comprising an imaging assembly, wherein said imaging assembly is incorporated in said housing in such manner that light received by said assembly passes through said imaging assembly aperture.

25. (new) A transaction terminal comprising:

- a housing;
- a touch screen;
- a card reader;
- a control circuit in communication with said touch screen and said card reader;
- wherein said housing includes a portion configured for grasping by a customer while the customer enters data using the touch screen.

26. (new) The transaction terminal of claim 25 wherein said portion configured for grasping includes a portion of said housing extending outwardly from a central volume of the transaction terminal.

27. (new) The transaction terminal of claim 25 wherein said portion configured for grasping extends laterally from said housing.

28. (new) The transaction terminal of claim 25 wherein said portion configured for grasping is configured for grasping by the left hand of the customer.
29. (new) A transaction terminal comprising:  
a base, having a first sideward extending lip;  
a touch screen housed within said base, said touch screen accessible by a user;  
and  
a card reader disposed within said base.
30. (new) The transaction terminal of claim 29 wherein said first sideward extending lip is an arcuate surface.
31. (new) The transaction terminal of claim 30 wherein said arcuate surface includes compound curvature.
32. (new) The transaction terminal of claim 29 wherein said first sideward extending lip extends at least about 0.25 inch from said base.
33. (new) The transaction terminal of claim 29 wherein said first sideward extending lip extends at least about 0.50 inch from said base.
34. (new) The transaction terminal of claim 29 wherein said first sideward extending lip extends at least about 0.75 inch from said base.
35. (new) The transaction terminal of claim 29 wherein said base includes a second sideward extending lip disposed opposite said first sideward extending lip.
36. (new) A transaction terminal comprising:  
a base, having a circumferentially extending lip disposed proximate a top surface of the base, said circumferentially extending lip extending about substantially the entire perimeter of said top surface;  
a touch screen housed within said base, said touch screen accessible by a user;  
and  
a card reader disposed within said base.
37. (new) The transaction terminal of claim 36 wherein said circumferentially extending lip includes an arcuate surface.

38. (new) The transaction terminal of claim 36 wherein said circumferentially extending lip is configured for grasping by either hand of the user.